



California Housing Finance Agency

California Homebuyer's **DOWNPAYMENT ASSISTANCE PROGRAM**

Are you a first-time homebuyer needing a little help with your down payment or closing costs? We have a program just for you.

CHDAP features:

- ◆ Deferred payments
- ◆ Low interest rate

Additional benefits:

CHDAP can be combined with:

- ◆ CalPLUSSM – first mortgage loans with exclusive, zero interest down payment assistance
- ◆ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase your disposable income
- ◆ Any non-CalHFA FHA/Conventional/USDA/VA first mortgage



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GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: **877.9.CalHFA (877.922.5432)**

CalHFA. Stop Looking. Start Living.